

## Holiday Stress: Sticking to Your Budget

Money problems are the leading cause of holiday stress for Americans, affecting over 60 percent, according to a recent survey conducted by the American Psychological Association (APA).

The best holiday budget began last year. Smart shoppers write the holiday gift season into each month's budget, and buy presents here and there throughout the year. However, if you're like most, you haven't planned ahead and could find yourself living a little tight in January. Don't despair – with proper budgeting and a handful of smart shopping ideas, it is possible to find the perfect gift for everyone on your list, and stay within your budget. Here are a few tips to help you stick to your holiday budget and help manage your holiday financial stress:

- Make a list and check it twice! Revisit your shopping list. Does everyone listed on it truly need to be there?
- Set limits! Write down a maximum dollar limit for everyone and then track how much you actually spend.
- Buy in bulk! Have something on hand for those unexpected presents. A case of wine, elegant candles, or a tin of homemade cookies are great ideas.
- Be realistic! Ask yourself if you can really afford it. Do you have the cash for it? A good rule of thumb is to leave the credit cards at home and if you don't have the cash for it, don't buy it.
- Trim your expenses! Can you make some presents yourself, participate in a gift exchange, or only buy for the kids? Look into your options.
- Shop online! With gas prices as high as they are, consider staying home and shopping online instead. Most retailers will waive shipping fees during the holidays.
- Get a holiday job! Even with a good budget, the extra holiday shopping can pinch the pocket book. You could look into getting a seasonal job.



### Did you know...?

It's never too early to get ready for next year. Plan to buy gifts throughout the year rather than waiting for the holiday rush. Take advantage of post-holiday sales and get a few people crossed off your list early on.